

WHAT IS CLAIMED IS:

- 1 1. An account authorization system, comprising:
 - 2 a memory which stores account information for an account holder
 - 3 and sub-credit limits and bioauthentication information for authorized
 - 4 users of the account;
 - 5 a bioauthentication device for providing bioauthentication
 - 6 information to the memory;
 - 7 a communication network; and
 - 8 a processor, which compares received bioauthentication
 - 9 information to stored bioauthentication information and finds an
 - 10 associated sub-credit limit corresponding to the received
 - 11 bioauthentication information, to enable a purchase over the
 - 12 communication network.
- 13 2. An account authorization system as claimed in claim 1, wherein
- 14 the memory is part of a consumer electronics device in the home.
- 15 3. An account authorization system as claimed in claim 2, wherein
- 16 the bioauthentication device is a fingerprint sensor.
- 17 4. The account authorization system as claimed in claim 3, wherein
- 18 the fingerprint sensor is located on a remote control.

1 5. A consumer electronics device, comprising
2 a memory which stores account information for an account holder
3 and sub-credit limits and bioauthentication information for authorized
4 users of the account;
5 a bioauthentication device which provides bioauthentication
6 information to the memory;
7 a communication link; and
8 a processor, which compares received bioauthentication
9 information to stored bioauthentication information to detect a match,
10 and finds an associated sub-credit limit corresponding to the received
11 bioauthentication information, to enable a purchase over the response
12 network via the communication network up to a maximum of the sub-
13 credit limit.

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16 6. The consumer electronics device as claimed in claim 5, wherein
17 the bioauthentication device is a fingerprint sensor.

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20 7. The consumer electronics device as claimed in claim 6, wherein
21 the fingerprint sensor is located on a remote control for the consumer
22 electronics device.

1 8. The consumer electronics device as claimed in claim 5, wherein
2 the bioauthentication device is a voice sensor.

1 9. The consumer electronics device as claimed in claim 5, for
2 receiving an advertisement and for causing the advertisement to be
3 displayed, and wherein upon receipt of an authorized user's
4 bioauthentication information the processor initiates a buy command to
5 the advertiser through the communication network.

1 10. The consumer electronics device as claimed in claims 5, 6 or 7
2 wherein the consumer electronics device is a set top box.

1 11. The consumer electronics device as claimed in claims 5, 6 or 7
2 wherein the consumer electronics device is a television.

12. A method of purchasing, comprising the steps of:

- storing an account holder's credit card/debit card account information in a memory;
- storing bioauthentication information of at least one authorized user of the owner's account;
- assigning sub-credit limits to each authorized user;
- receiving a response including bioauthentication information, which indicates a desire to make a transaction;
- comparing the bioauthentication information response to the stored bioauthentication information to find a sub-credit limit which has corresponding matching bioauthentication information;
- initiating the transaction if the matching bioauthentication information has a sub-credit limit sufficient to execute the transaction.

13. A device for locally controlling access to an account, comprising:

- a local storage device for storing account information of an account holder and sub-credit limits and bioauthentication information for authorized users of the account;
- a bioauthentication device for obtaining bioauthentication information from authorized users and an account holder;

- a processor for changing sub-credit limits on the storage device in response to a request from the account holder, provided the account holder has provided bioauthentication information which matches bioauthentication information stored on the local storage device for the account holder, and

- a communication network for authorizing a transaction on the account in response to a request from an authorized user or account holder provided that the bioauthentication information provided by the authorized user or account holder matches the bioauthentication information of the authorized user or account holder stored on the local storage device and that the transaction does not exceed the sub-credit limit storage on the local storage device of the authorized user or account holder making the request.

14. A consumer electronics device, comprising:

- a memory which stores a profile of a user, the profile indicates access levels of the user, and sub credit limits of authorized users of an account;
- a bioauthentication device which provides bioauthentication information to the memory;
- a communication link, and
- a processor, which compares received bioauthentication

information to stored bioauthentication information to detect a match, and detects the access levels of the profile associated with the matching bioauthentication information to determine whether requested access over the communication link can be given based on the received bioauthentication information, and whether the subcredit limit associated with the received bioauthentication information is enough to complete a requested transaction.

15. The consumer electronics device as claimed in claim 14, wherein the memory also stores bioauthentication information of a profile maker, and wherein upon receipt of the profile maker's bioauthentication information the processor permits the profiles in the memory to be modified by the profile maker.

16. The consumer electronics device as claimed in claim 15, wherein the profile holds parental control information.

17. A device for locally controlling access to an account, comprising:

- a local storage device for storing account information of an account holder bioauthentication information of authorized users of the account and profile information of the authorized users which

indicates the types of goods and services the authorized users are permitted to purchase through the account;

- a bioauthentication device for obtaining bioauthentication information from authorized users and an account holder; and

- a processor for changing the profile information on the storage device in response to a request from the account holder.